Based on the grouped analysis from your document, here are the direct and comprehensive answers to all the questions.

## Group 1: Book Building / IPO Pricing

- **Q2(iii):** Book Building.
- **Q3(iii):** The statement "The system increases the time taken for completion of the issue process" is NOT an advantage (it actually reduces the time).
- **Q4(ii):** Cut-off Price.

## Group 2: SEBI — Market Regulator & Regulatory Bodies

- **Q3(ii):** Regulator, Securities and Exchange Board of India (SEBI).
- **Q4(iii):** SEBI.
- **Q4(iv):** (B) NSDL.

## Group 3: Depository / Demat Account / NSDL / CDSL

- **Q5(i):** (B) Depository.
- **Q5(iv):** (B) NSDL.
- **Q13:** According to SEBI regulations, three categories of entities can become Depository Participants (DPs): Banks, Financial Institutions, and SEBI-registered trading members. Two depositories in India are National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL).

## Group 4: Time Value of Money / Compounding / Annuity

- **Q2(i):** Compounding.
- **Q21:** You should rationally choose option (a), to receive ₹10,000 now. The time value of money demonstrates that it is better to have money now rather than later because money received today can be invested to earn interest, increasing its future value. If received after three years, its value remains exactly ₹10,000 without any compounding benefits.
- **Q5(vi):** The present value of annuity.

## Group 5: Securities — Definition, Types & Long-term Investment Options

- **Q2(ii):** (D) Fixed Deposit Receipts (FDRs are not classified as securities under SCRA).
- **Q3(i):** (D) Post Office monthly income scheme.

## Group 6: Equity Shareholders — Returns, Dividends & Voting Rights

- **Q3(iv):** Dividend.
- **Q4(vi):** Both Assertion (A) and Reason (R) are true, and (R) is the correct explanation of (A).
- **Q20(b):** Returns come in two forms: (1) Capital appreciation (growth in the market price of the share) and (2) Dividends.

## Group 7: Commodity Derivatives & Forward Contracts

- **Q3(v):** Commodity.
- **Q2(v):** Forward Contract.

## Group 8: Secondary Market — Structure, Settlement & Stock Exchange

- **Q5(iii):** Equity market and Debt market.
- **Q5(v):** Both Statement-I and Statement-II are true.
- **Q18:** A 'Stock Exchange' is any body of individuals, whether incorporated or not, constituted for the purpose of assisting, regulating, or controlling the business of buying, selling, or dealing in securities. Its primary role in the securities market is to provide a trading platform where buyers and sellers can easily meet to transact in securities, ensuring liquidity and price discovery.

## Group 9: Financial Ratios — Debt-Equity, Current Ratio & Balance

## Sheet

- **Q3(vi):** (A) Total Debt / Total Equity.

- **Q16:** The Current Ratio measures the ability of the firm to meet its short-term/current liabilities from its current assets. Formula: Current Ratio = Current Assets / Current Liabilities.

- **Q15:** * *Applications of Funds (any two):* Fixed Assets, Investments, Current Assets (Loans and advances).

    - *Sources of Funds (any two):* Shareholders' Funds (Share Capital, Reserves & surplus), Loan Funds (Secured loans, Unsecured loans).

## Group 10: Mutual Funds — Advantages & Risks

- **Q2(vi):** Professional Management.

- **Q19:** Various types of risks in mutual funds include:
    - *Market risk:* If the overall market falls, the value of the fund's portfolio drops.

    - *Non-market risk:* Bad news about a specific company can pull down its stock price.

    - *Interest rate risk:* When interest rates rise, bond prices fall.

    - *Credit risk:* The risk of the corporate defaulting on its payment obligations.

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## Employability Skills Questions

- **Q1(i):** (D) Channel.

- **Q6:** The four types of barriers to communication are: Physical barriers, Linguistic barriers, Interpersonal barriers, and Organizational barriers.

- **Q1(ii):** Adaptability.

- **Q1(iii):** Unrealistic Goal Setting.

- **Q7:** To manage emotional intelligence, Ravi can: Understand and identify his emotions, take deep breaths to calm down before reacting, and practice empathy towards the winner.

- **Q1(v):** Decision Making (or Business Planning).

- **Q9:** Ramya acts as an **Entrepreneur** by taking initiative, actively seeking customers, assuming business risk, and driving growth. Ramu acts as an **Employee** by following a set routine, taking no risk, and doing only what is required to earn his fixed income.

- **Q8:** A **file** is a common storage unit in a computer where data, text, or information is saved under a specific name. A **folder** (or directory) is a storage space used to organize and group multiple files or other folders together.

- **Q1(iv):** (C) ENTER.

- **Q1(vi):** *(Note: Correct answer depends on MCQ options provided in the exam, but typically incorrect distractors include items like "Increasing Population" or "Economic Exploitation")*.

- **Q10:** Two advantages of using Kulhads are: (1) They are eco-friendly and biodegradable, reducing plastic waste, and (2) They generate employment and income for local potters and artisans.